Case 09-23235 Doc 1 Filed 06/26/09 Entered 06/26/09 10:43:45 Desc Main Document Page 1 of 46

B1 (Official	Form 1)(1/	08)				oamon		igo ± o	0				
			United No			ruptcy of Illino		,			Vo	luntary	y <b>Petition</b>
Name of D Garcia,	ebtor (if ind Briceida	ividual, ent	er Last, First	, Middle):			Nam	e of Joint D	ebtor (Spouse	e) (Last, First	, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						s used by the ., maiden, and			8 years				
Last four di (if more than	gits of Soc. one, state all)	Sec. or Indi	vidual-Taxp	ayer I.D. (	(ITIN) No./	Complete E	IN Last	four digits or ore than one,	of Soc. Sec. or state all)	r Individual-	Taxpayer l	I.D. (ITIN) 1	No./Complete EIN
Street Addr	ess of Debto Houston,	*	Street, City,	and State)	):	ZID C. I		t Address o	f Joint Debtor	r (No. and St	reet, City,	and State):	ZID C. I
					Г	ZIP Code 60617	;						ZIP Code
County of F Cook	Residence or	of the Prin	cipal Place o	of Busines		00011	Cour	ty of Reside	ence or of the	Principal Pl	ace of Bus	siness:	
	dress of Deb dward Dr. -	otor (if diffe	erent from str	reet addres	ss):	7ID C- 1-		ng Address	of Joint Debt	tor (if differe	nt from st	reet address)	
					Г	ZIP Code 60417	<del>;</del>						ZIP Code
	Principal A from street			r			•						
See Exh  Corpora Partners	(Form of O (Check and (includes wibit D on partion (includes ship	ge 2 of this es LLC and	form. LLP)	☐ Sing in 1 ☐ Rail ☐ Stoo	(Check lith Care Bu gle Asset Ro 1 U.S.C. § Iroad ckbroker nmodity Br aring Bank	eal Estate as 101 (51B)		☐ Chap ☐ Chap ☐ Chap ☐ Chap ☐ Chap	the 1 ter 7 ter 9 ter 11 ter 12	of C of	hapter 15 a Foreign hapter 15 a Foreign	Petition for a Main Process Petition for a Process Petition for a Nonmain F	Recognition eeding Recognition
	f debtor is not is box and stat			und	Tax-Exe (Check box otor is a tax- er Title 26	empt Entity c, if applicable exempt org of the Unite	e) ganization ed States	define "incur	are primarily co d in 11 U.S.C. of red by an indivi onal, family, or	(Checonsumer debts, § 101(8) as idual primarily	for	☐ Deb	ts are primarily iness debts.
_		_	ee (Check o	ne box)				k one box:		Chapter 11			
☐ Filing F attach si is unabl	ing Fee attac fee to be paid igned applicate to pay fee fee waiver re igned applicate	d in installmation for the except in ir	e court's con stallments. I oplicable to c	sideration Rule 1006 hapter 7 i	certifying t (b). See Offi ndividuals	that the debicial Form 3A only). Must	tor Chec	Debtor is k if: Debtor's to insider k all applical A plan is Acceptan	aggregate nor s or affiliates)	ncontingent 1 are less that with this petition were solici	or as defining iquidated in \$2,190,0 ion.	debts (exclu	S.C. § 101(51D).  Iding debts owed  one or more
☐ Debtor 6	Administrates that estimates that estimates that ill be no fund	nt funds will nt, after any	l be available exempt proj	perty is ex	cluded and	administrat		ses paid,		THIS	S SPACE IS	FOR COUR	T USE ONLY
Estimated N	Number of C  50- 99	reditors  100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated A \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	1 \$500,000,001 to \$1 billion					
Estimated L \$0 to \$50,000	Liabilities	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	1 \$500,000,000 to \$1 billion					

Case 09-23235 Doc 1 Filed 06/26/09 Entered 06/26/09 10:43:45 Desc Main Document Page 2 of 46 B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Garcia, Briceida (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Location Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Jennifer A. Trofa June 25, 2009 Signature of Attorney for Debtor(s) (Date) Jennifer A. Trofa #6207886 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or

proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

#### Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)
(Name of landlord that obtained judgment)

- Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

(Address of landlord)

#### B1 (Official Form 1)(1/08)

**Voluntary Petition** 

(This page must be completed and filed in every case)

#### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Briceida Garcia

Signature of Debtor Briceida Garcia

 $\mathbf{X}$  .

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

June 25, 2009

Date

#### Signature of Attorney\*

X /s/ Jennifer A. Trofa

Signature of Attorney for Debtor(s)

Jennifer A. Trofa #6207886

Printed Name of Attorney for Debtor(s)

Legal Helpers, PC

Firm Name

Sears Tower

233 S. Wacker Suite 5150

Chicago, IL 60606

Address

(312) 467-0004 Fax: (312) 467-1832

Telephone Number

June 25, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Garcia, Briceida

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

v
<b>A</b>

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

<b>=</b> 7	-	

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D(Official Form 1, Exhibit D) (12/08)

#### **United States Bankruptcy Court** Northern District of Illinois

In re	Briceida Garcia		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Briceida Garcia
Briceida Garcia
Date: June 25, 2009

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B6 Summary (Official Form 6 - Summary) (12/07)

### **United States Bankruptcy Court Northern District of Illinois**

In re	Briceida Garcia		Case No		
_		Debtor	,		
			Chapter	7	

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	1,450.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	9		38,630.71	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,135.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			5,340.00
Total Number of Sheets of ALL Schedu	ıles	21			
	T	otal Assets	1,450.00		
			Total Liabilities	38,630.71	

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Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Briceida Garcia		Case No.		
-		Debtor	,		
			Chapter	7	

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

#### State the following:

Average Income (from Schedule I, Line 16)	2,135.00
Average Expenses (from Schedule J, Line 18)	5,340.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	2,827.28

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		38,630.71
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		38,630.71

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B6A (Official Form 6A) (12/07)

In re	Briceida Garcia	Case No
-		Debtor

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Wife, Joint, or Community

Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > 0.00 (Total of this page)

Total > 0.00

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Briceida Garcia	Case No.
-		Debtor ,

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	Χ			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Chec Joint	king account with Chase account with non-filing spouse.	-	350.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Misce	llaneous used household goods	-	800.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Misce	Illaneous books, tapes, CD's, etc.	-	50.00
6.	Wearing apparel.	Perso	nal used clothing	-	200.00
7.	Furs and jewelry.	Misce	llaneous costume jewelry	-	50.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			
				Sub-Tota	al > 1,450.00

2 continuation sheets attached to the Schedule of Personal Property

(Total of this page)

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Briceida Garcia	Case No

#### Debtor

### SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Χ			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	Χ			
14.	Interests in partnerships or joint ventures. Itemize.	Χ			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	Χ			
16.	Accounts receivable.	Χ			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.		2008 federal income tax refund received: \$10,719 Debtor and non-filing spouse spent refund on necessary living expenses.	J	0.00
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
			o letoT)	Sub-Tota f this page)	al > 0.00
			(Tour o	page)	

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Briceida Garcia	Case No

Debtor

#### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	Χ			
35.	Other personal property of any kind not already listed. Itemize.	X			

 $\begin{array}{ccc} \hline Sub\text{-Total} > & 0.00 \\ (Total of this page) & \\ \hline Total > & 1,450.00 \\ \hline \end{array}$ 

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (12/07)

In re	Briceida Garcia		Case No	
•		Debtor		

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, Certic Checking account with Chase Joint account with non-filing spouse.	ificates of Deposit 735 ILCS 5/12-1001(b)	350.00	700.00
Household Goods and Furnishings Miscellaneous used household goods	735 ILCS 5/12-1001(b)	800.00	800.00
Books, Pictures and Other Art Objects; Collectibles Miscellaneous books, tapes, CD's, etc.	735 ILCS 5/12-1001(a)	50.00	50.00
Wearing Apparel Personal used clothing	735 ILCS 5/12-1001(a)	200.00	200.00
Furs and Jewelry Miscellaneous costume jewelry	735 ILCS 5/12-1001(b)	50.00	50.00

Total: 1,450.00 1,800.00

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B6D (Official Form 6D) (12/07)

In re	Briceida Garcia	Case No
		Debtor

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CDEDITODIC NAME			Husband, Wife, Joint, or Community			D	AMOUNT OF	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COZH	LIQUIDA	DISPUTED	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.				Т	T E			
			Value \$		D			
Account No.								
		╙	Value \$			Ш		
Account No.			Value \$					
Account No.								
			Value \$					
0 continuation sheets attached			S (Total of th	ubto				
			(Report on Summary of Sci		ota ule	- 1	0.00	0.00

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B6E (Official Form 6E) (12/07)

•			
In re	Briceida Garcia	Case No	
•		Debtor	

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" of

priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report thi total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Briceida Garcia	Case No.
		Debtor ,

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	C	Н	sband, Wife, Joint, or Community		C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	J M H		D AIM E.	ONT - NGENT	Z Q U _ D ^	DISPUTED	AMOUNT OF CLAIM
Account No. xx4416			Opened 6/01/05 Last Active 3/07/06 Automobile		Ť	D A T E D		
Acc Consumer Finance L 10770 Wateridge Cir Ste San Diego, CA 92121		-						15,395.00
Account No. xxxxx3180			2005					,
Advocate Christ Medical Center PO Box 7250 Westchester, IL 60154		-	Medical					1,523.20
Account No. xxx7240  Advocate MSO Services 701 Lee St. Des Plaines, IL 60016		-	2006 Medical					
								300.00
Account No. xxxxx6440  Affiliated Credit Services PO Box 1329 Rochester, MN 55903		-	2005 Collections for Target					0.00
8 continuation sheets attached Subtotal (Total of this page)							17,218.20	

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Briceida Garcia	Case No.
-		Debtor

CREDITOR'S NAME,	Ç	Ηι	usband, Wife, Joint, or Community	ļç	U	P	
MAILING ADDRESS	CODEBTOR	Н	DATE CLAIM WAS INCUIDED AND	CONTI	UNLLQUL	DISPUTED	
INCLUDING ZIP CODE,	В	W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	li	Q	Ü	
AND ACCOUNT NUMBER	T	C	IS SUBJECT TO SETOFF, SO STATE.	N	U	ΙF	AMOUNT OF CLAIM
(See instructions above.)	Ř	[	is septient to serving serving.	N G E N T	Ď	Ď	
Account No. xxxxx6440	T	T	collection for Target	ï	DATED		
	l				D		
Affiliated Credit Services				Г			
PO Box 1329		l-					
Rochester, MN 55903							
Troundster, Wife 00000	l						
	l						25.00
							25.00
Account No. xxxx1607			Opened 10/01/05				
	1		CollectionAttorney Afs Assignee Of Ge Money				
Arrow Financial Services			Bank				
5996 W Touhy Ave		-					
Niles, IL 60714							
	l						817.00
							017.00
Account No. xxxx0999			Opened 4/01/08				
			Bally Total Fitness				
Asset Acceptance							
Po Box 2036		-					
Warren, MI 48090	l						
	l						
							495.00
Account No. xxxxxxxx4005	┢	$\vdash$	2003	╁		┢	
The count in the AAAAAAAAA 1000	l		2500				
Bally Total Fitness							
POBOx 1090		_					
Norwalk, CA 90651							
Notwalk, CA 90031	l						
							2,000.00
	L					╙	2,000.00
Account No. xx Mx xx5472			collection for Capital One				
	ĺ			1			
Blatt, Hassenmiller, Leibsker	ĺ	1		1			
& Moore LLC		-					
125 South Wacker Dr, Suite 400							
Chicago, IL 60606	ĺ			1			
	ĺ						1,229.00
Sheet no1 of _8 sheets attached to Schedule of	<u> </u>	_		<u> </u>	04-	1	
				Subi			4,566.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	nis i	pag	ge)	· · · · · · · · · · · · · · · · · · ·

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In re	Briceida Garcia	Case No.
-		Debtor

	С	Н	sband, Wife, Joint, or Community		: 1 1	П	1
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	J H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		l L	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx9789			Opened 4/03/01 Last Active 8/26/05	٦	E		
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		-	CreditCard				0.00
Account No. 607			2005	$\top$	t	T	
Cook County State's Attorney Bad Check Restitution Program PO Box A3984 Chicago, IL 60690		-	Bad check fees				1,225.00
Account No. xxxx9702	┢			+	+	+	,
Cook County State's Attorney Bad Check Restitution Program PO Box A3984 Chicago, IL 60690	-	-					1,225.00
Account No. xxxx7929	1		2005	$\top$	$^{\dagger}$	$\dagger$	
Credit Management Services 25 Northwest Point Blvd #750 Elk Grove Village, IL 60007		-	Collections for Crestwood Dental				0.00
Account No. xxxx8136	$\vdash$		2005	+	+	-	3.50
Credit Management Services 25 Northwest Point Blvd #750 Elk Grove Village, IL 60007	-	-	Collections for East Side Dental				0.00
Sheet no. 2 of 8 sheets attached to Schedule of		_	<u> </u>	Sub	otot	al	
Creditors Holding Unsecured Nonpriority Claims			(Total o				2,450.00

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In re	Briceida Garcia	Case No.
-		Debtor

GDEDWOODIG XXXX	С	Hu	sband, Wife, Joint, or Community	Тс	: I t	J C	$\top$	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	O N T I N G E N		N I S		AMOUNT OF CLAIM
Account No. xxxxxxxx5792			Opened 9/01/07	□	T			
Dependon Collection Se Attn: Bankruptcy Po Box 4833 Oak Brook, IL 60523		-	CollectionAttorney Village Of Alsip					250.00
Account No. xxxxxxxx6490			Opened 9/01/07	$\top$	$\dagger$	$\dagger$	+	
Dependon Collection Se Attn: Bankruptcy Po Box 4833 Oak Brook, IL 60523		-	CollectionAttorney Village Of Alsip					250.00
Account No. xxx1472			2006 Collections for Sprint					
Diversified Adjustment Service Inc 600 Coon Rapids Blvd Coon Rapids, MN 55433		-						0.00
Account No. xxx1472			collection for Sprint				+	0.00
Diversified Adjustment Service Inc 600 Coon Rapids Blvd Coon Rapids, MN 55433		-						
Account No.			2005			-	-	219.85
family Dental Care 3009 E. 92nd St. Chicago, IL 60617		-	Medical					
							$\perp$	528.00
Sheet no. <u>3</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total o	Sub f this				1,247.85

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In re	Briceida Garcia	Case No.
-		Debtor

CREDITOR'S NAME,	ļç	Hu	sband, Wife, Joint, or Community		č	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODE BT OR	C J H	DATE CLAIM WAS INCURRED A CONSIDERATION FOR CLAIM. IF CI IS SUBJECT TO SETOFF, SO STA	LAIM	CONTINGENT	UNLLQULDAH	ISPUTED	AMOUNT OF CLAIM
Account No.			Medical		T	T E D		
Family Dental Care 3009 E. 92nd St. Chicago, IL 60617		-				D		925.00
Account No. xxxxxxxxxxxxx8096			Opened 12/12/01 Last Active 9/17/03					
Fashion Bug/soanb Attn: Bankruptcy 6356 Corley Rd Norcross, GA 30091		-	CreditCard					662.00
Account No. xxxxxxxxxxxx8096	1	T	2008					
First National Collection Bureau 3631 Warren Way Reno, NV 89509		-	Collections for Fashion Bug					0.00
Account No. xxx6750	╁	$\vdash$	Opened 3/01/02 Last Active 6/30/05					
Gb Algonquin 234 S Randall Rd Algonquin, IL 60102	-	-	Automobile					0.00
Account No. xxxxxx3326			Opened 11/01/01 Last Active 10/06/03					
Gemb/jcp Attention: Bankruptcy Po Box 103106 Roswell, GA 30076		-	ChargeAccount					0.00
Sheet no. 4 of 8 sheets attached to Schedule of		•		S	ubt	ota	l	4 507 00
Creditors Holding Unsecured Nonpriority Claims			(	Total of th	is 1	pag	e)	1,587.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Briceida Garcia	Case No.
-		Debtor '

	10	Luc	sband, Wife, Joint, or Community	- 1	· I i		D
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.			J   1   1   1   1   1   1   1   1   1	AMOUNT OF CLAIM
Account No. xxxxx3180	_		2006			[	
ICS Collection Services P.O. Box 646 Oak Lawn, IL 60454		-	Collections for Christ Hospital			)	0.00
Account No. xxx4734	╁	┝	Opened 12/01/05	+	+	+	
Illinois Collection Se 8231 W. 185th St. Ste. 100 Tinley Park, IL 60487		-	CollectionAttorney Christ Hospital				
							1,523.00
Account No. xxxxxx7116  LaSalle Bank 135 S. LaSalle St. Chicago, IL 60603		-	2006 Bank Fees				315.00
Account No. xxx7240	╅	H	2006	+	$\dagger$		
Malcom S. Gerald & Associates, Inc 332 S Michigan Ave Suite 600 Chicago, IL 60604		-	Collections for ACMC				0.00
Account No. xxxxxx2982	†	t	2008		$\dagger$	+	
MCM PO Box 939019 San Diego, CA 92193		-	Collections for Providian				0.00
Sheet no. <u>5</u> of <u>8</u> sheets attached to Schedule or	f			Sul	bto	tal	
Creditors Holding Unsecured Nonpriority Claims			(Total				1 222 00

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In re	Briceida Garcia	Case No
-		Debtor

ODED WOOD IS ALL OF	С	Hu	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O R	C H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	ΙQ	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxx2982			Opened 4/01/08	٦	E		
Midland Credit Mgmt 8875 Aero Dr Ste 200 San Diego, CA 92123		-	Providian Bank		D		1,516.00
Account No. xxxxxx6161	╁	$\vdash$	Opened 12/01/08	+	+	┢	.,0.0.00
National Credit Soluti 3675 E I 240 Service Rd Oklahoma City, OK 73135		-	CollectionAttorney Bmg Music Service				227.00
Account No. xxxx5585	+		Opened 10/01/07	+		-	227.00
NCO Financial Systems 507 Prudential Rd Horsham, PA 19044		-	Nco/Asgne Of Sprint				220.00
Account No.	+			+	$\perp$		
Nextel 2001 Edmond Halley Dr. Reston, VA 20191		-					2,500.00
Account No. xxx3591	+	$\vdash$	Opened 6/01/04	+	+	+	_,
Pentagroup Financial 5959 Corporate Dr Ste 14 Houston, TX 77036		-	CollectionAttorney Sprint				2,606.00
					<u>L</u>		2,000.00
Sheet no. <u>6</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	Ī		(Total of	Sub this			7,069.00

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In re	Briceida Garcia	Case No.
-		Debtor

CDEDITOD'S NAME	С	Hu	sband, Wife, Joint, or Community			U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	: : :	CONT NG MY F	NLIQUIDA	ISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx0739			2005		r	T E D		
Pentagroup Financial, LLC 5959 Corporate Drive Suite 1400 Houston, TX 77036		-	Collections for Cach			D		0.00
Account No. xxxxx7463	╁		2005	+	+	$\dashv$		
Transworld Systems 5880 Commerce Boulevard Rohnert Park, CA 94928		-	Collections for East Side Dental					0.00
Account No. xxxxxx0907	╁		Opened 11/05/01 Last Active 7/27/05		+			
Washington Mutual / Providian Attn: Bankruptcy Dept. Po Box 10467 Greenville, SC 29603		-	CreditCard					0.00
Account No. 979	╁		2005		$\dagger$			
Xpress Chex PO Box 1927 Albuquerque, NM 87103		-	Bad check fees					264.66
Account No. NMxxx7450	╁			+	$\dagger$	$\dashv$		
Xpress Chex P.O. Box 1927 Albuquerque, NM 87103		-						265.00
Sheet no7 of _8 sheets attached to Schedule of				Su	bte	otal		
Creditors Holding Unsecured Nonpriority Claims			(Tota					529.66

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In re	Briceida Garcia	Case No
-		Debtor

	С	Ни	sband, Wife, Joint, or Community	T <sub>C</sub>	ш	П	
CREDITOR'S NAME,	CODEBTOR	1	Source, Who, come, or community	CONTINGENT	Ň	DISPUT	
MAILING ADDRESS INCLUDING ZIP CODE,	Ę	H W	DATE CLAIM WAS INCURRED AND	Ţ	Įį	P	
AND ACCOUNT NUMBER	B	Ĵ	CONSIDERATION FOR CLAIM. IF CLAIM	I N	Q	۱۲	AMOUNT OF CLAIM
(See instructions above.)	O R	С	IS SUBJECT TO SETOFF, SO STATE.	G			
	Ľ	_		٠ إ	D A T	۲	
Account No. xx Mx xx0975			collection for Allstate Insurance aso Connie	'	Ė		
			Henderson	$\vdash$	D	_	4
Zenoff & Zenoff							
53 W. Jackson		-					
SUITE 1605							
Chicago, IL 60604							
							2,125.00
	┞	_		丰	_	┺	
Account No.							
	1						
				丄		_	
Account No.							
	1						
				丄			
Account No.							
	1						
	$ldsymbol{f eta}$	$\perp$		丄	┖	L	
Account No.		1					
	1	1					
		1					
		<u> </u>		丄			
Sheet no. <u>8</u> of <u>8</u> sheets attached to Schedule of			:	Sub	tota	ıl	0.405.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	2,125.00
			,				
					Cota		38,630.71
			(Report on Summary of So	chec	lule	es)	30,030.71

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B6G (Official Form 6G) (12/07)

In re	Briceida Garcia	Case No.
_		
		Debtor

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 09-23235 Doc 1 Filed 06/26/09 Entered 06/26/09 10:43:45 Desc Main Document Page 25 of 46

B6H (Official Form 6H) (12/07)

In re	Briceida Garcia	Case No.
-		, , , , , , , , , , , , , , , , , , ,
		Debtor

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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**B6I (Official Form 6I) (12/07)** 

In re	Briceida Garcia		Case No.	
		Debtor(s)	_	

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status	may differ from the current monthly income calculated on Form 2  DEPENDENTS (	OF DEBTOR AND S	POUSE		
Married Married	RELATIONSHIP(S): Sister in law Mother in law Dependent	AGE(S):	/ears		
<b>Employment:</b>	DEBTOR		SPOUSE		
Occupation	Manager				
Name of Employer	David's Bridal	Unemployed			
How long employed	10 years				
Address of Employer	5020 W. 95th St. Oak Lawn, IL 60453				
INCOME: (Estimate o	of average or projected monthly income at time case filed)		DEBTOR		SPOUSE
1. Monthly gross wages	s, salary, and commissions (Prorate if not paid monthly)	\$ _	2,737.00	\$	0.00
2. Estimate monthly ov	ertime	\$ _	0.00	\$	0.00
3. SUBTOTAL		\$_	2,737.00	\$	0.00
4. LESS PAYROLL DI	EDUCTIONS				
a. Payroll taxes at		\$	602.00	\$	0.00
b. Insurance	id social security	\$ <b>-</b>	0.00	\$ <del></del>	0.00
c. Union dues		\$ <b>-</b>	0.00	<u> </u>	0.00
d. Other (Specify)	)·	Ψ <b>–</b>	0.00	<u> </u>	0.00
u. Other (Speerly)		\$	0.00	\$	0.00
5. SUBTOTAL OF PA	YROLL DEDUCTIONS	\$_	602.00	\$	0.00
6. TOTAL NET MONT	THLY TAKE HOME PAY	\$_	2,135.00	\$	0.00
7. Regular income from	n operation of business or profession or farm (Attach detailed state	ement) \$	0.00	\$	0.00
8. Income from real pro	pperty	\$	0.00	\$	0.00
9. Interest and dividend	ds	\$	0.00	\$	0.00
10. Alimony, maintenar dependents listed a	nce or support payments payable to the debtor for the debtor's use above	or that of \$_	0.00	\$	0.00
11. Social security or go	overnment assistance				
(Specify):		\$_	0.00	\$	0.00
		\$	0.00	\$	0.00
12. Pension or retireme		\$ _	0.00	\$	0.00
13. Other monthly inco	me				
(Specify):		\$	0.00	\$ <u> </u>	0.00
		\$ <u>_</u>	0.00	\$	0.00
14. SUBTOTAL OF LI	INES 7 THROUGH 13	\$_	0.00	\$	0.00
15. AVERAGE MONT	THLY INCOME (Add amounts shown on lines 6 and 14)	\$_	2,135.00	\$	0.00
16. COMBINED AVE	RAGE MONTHLY INCOME: (Combine column totals from line	15)	\$	2,135.	.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

In re	Briceida Garcia		Case No.	
		Debtor(s)		

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22	The avera	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separa	te schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	2,200.00
a. Are real estate taxes included? Yes No _X_		_
b. Is property insurance included? Yes No _X_		
2. Utilities: a. Electricity and heating fuel	\$	220.00
b. Water and sewer	\$	80.00
c. Telephone	\$	0.00
d. Other Cell	\$	125.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	400.00
5. Clothing	\$	150.00
6. Laundry and dry cleaning	\$	40.00
7. Medical and dental expenses	\$	20.00
8. Transportation (not including car payments)	\$	150.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	125.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Φ.	0.00
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	50.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	Ф	0.00
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other Mortgage on 2nd property non filing spouse owns	\$	1,100.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other See Detailed Expense Attachment	\$	680.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	5,340.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	2,135.00
b. Average monthly expenses from Line 18 above	\$	5,340.00
c. Monthly net income (a. minus b.)	\$	-3,205.00

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In re	Briceida Garcia	Case No.	
		Debtor(s)	

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Detailed Expense Attachment

#### **Other Expenditures:**

Personal Grooming/Haircuts	\$ 60.00
Drugstore necessities	\$ 45.00
Auto repairs	\$ 75.00
Non filing spouse's credit card debt	\$ 500.00
Total Other Expenditures	 680.00

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B6 Declaration (Official Form 6 - Declaration). (12/07)

### **United States Bankruptcy Court Northern District of Illinois**

In re	Briceida Garcia			Case No.			
			Debtor(s)	Chapter	7		
	DECLADATION CON	CEDN	INC DEDTODIC CO	HEDIH I	7C		
	DECLARATION CON	CERN	ING DEBIOR 5 SC	HEDULI	20		
	DECLADATION LINDED DEN	ALTEN O		DILLI DEI	OTOD		
	DECLARATION UNDER PEN	ALIYU	F PERJUKY BY INDIVI	DUAL DEE	STOR		
	I declare under penalty of periury that I	der penalty of perjury that I have read the foregoing summary and schedules, consisting of					
	23 sheets, and that they are true and correct						
Date	June 25, 2009 Sig	gnature	/s/ Briceida Garcia				
			Briceida Garcia				
			Debtor				

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

#### United States Bankruptcy Court Northern District of Illinois

In re	Briceida Garcia		Case No.	
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT \$21,398.00	SOURCE Employment Income - debtor -2007-per tax return
\$40,198.00	Employment Income - spouse -2007-per tax return
\$80,944.00	Employment Income - debtor and spouse-2008-per tax return
\$14,135.38	Employment Income - debtor-2009 year to date-per pay advices

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT SOURCE** 

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR **PAYMENTS** AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT DATES OF PAID OR PAYMENTS/ VALUE OF AMOUNT STILL NAME AND ADDRESS OF CREDITOR **TRANSFERS OWING** TRANSFERS

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT AMOUNT PAID

AMOUNT STILL NAME AND ADDRESS OF CREDITOR AND **OWING** 

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning

property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY** 

2

3

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, DESCRIPTION AND VALUE OF TRANSFER OR RETURN **PROPERTY** 

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

**PROPERTY** 

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Legal Helpers Sears Tower 233 S Wacker, Suite 5150 Chicago, IL 60606 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 2009 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$2142.00 paid pre-petition toward
total attorney fee of \$1550.00,
filing fee of \$299.00 and
document acquisition and credit
counseling/debtor education
facilitation fee of \$150.00 and
reimbursable expense of
\$143.00.

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

5

#### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER

**PROPERTY** 

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None 

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 8614 S. Houston Chicago, IL 60617 NAME USED Same

DATES OF OCCUPANCY

2005-2007

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL.

NOTICE

LAW

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE LAW

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None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS ENDING DATES

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was

issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY

7

DATE OF INVENTORY INVENTORY SUPERVISOR (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

RECORDS

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE NAME AND ADDRESS TITLE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

**ADDRESS** DATE OF WITHDRAWAL NAME

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year

immediately preceding the commencement of this case.

NAME AND ADDRESS DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the

commencement of this case.

NAME & ADDRESS AMOUNT OF MONEY OF RECIPIENT. DATE AND PURPOSE OR DESCRIPTION AND RELATIONSHIP TO DEBTOR VALUE OF PROPERTY OF WITHDRAWAL

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION TAXPAYER IDENTIFICATION NUMBER (EIN) Case 09-23235 Doc 1 Filed 06/26/09 Entered 06/26/09 10:43:45 Desc Main Document Page 37 of 46

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

8

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	June 25, 2009	Signature	/s/ Briceida Garcia
			Briceida Garcia
			Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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#### United States Bankruptcy Court Northern District of Illinois

	Northern Di	strict of Illinois	8	
In re Briceida Garcia		D.1. ()	Case No.	7
		Debtor(s)	Chapter	7
СПУБ	ΓER 7 INDIVIDUAL DEBT(	NDIC CTATEN	IENT OF INTEN	TION
СПАР	IER / INDIVIDUAL DEDIC	JK S STATEN	ENI OF INIEN	HON
	property of the estate. (Part A n		mpleted for EACH	I debt which is secured by
property of the estate	. Attach additional pages if neo	essary.)		
Property No. 1				
Creditor's Name: -NONE-		Describe Prop	erty Securing Debt	:
Property will be (check one):	☐ Retained			
If retaining the property, I inten  ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11	U.S.C. § 522(f)).	
_	(for example, av	old fiell using 11	U.S.C. § 322(1)).	
Property is (check one):  ☐ Claimed as Exempt		☐ Not claimed	as exempt	
•			<u> </u>	
<b>PART B</b> - Personal property sub Attach additional pages if necess	oject to unexpired leases. (All thre sary.)	e columns of Par	t B must be complete	ed for each unexpired lease.
Property No. 1				
Lessor's Name: -NONE-	Describe Leased Pr	operty:	Lease will be U.S.C. § 365 □ YES	e Assumed pursuant to 11 (p)(2):  □ NO
I declare under penalty of perj and/or personal property subj	ury that the above indicates my ect to an unexpired lease.	intention as to a	any property of my	estate securing a debt
Date June 25, 2009	Signature	/s/ Briceida Gard	ia	

Debtor

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In re	Briceida Garcia			Case	No.	
			Debtor(s)	Chapt	er <u>7</u>	
	DISCLO	SURE OF COMP	ENSATION OF AT	TORNEY FOR	DEBTOR(	$(\mathbf{S})$
c	compensation paid to me w	ithin one year before the	Rule 2016(b), I certify that filing of the petition in bank on of or in connection with the	ruptcy, or agreed to b	e paid to me, fo	
	For legal services, I ha	ive agreed to accept		\$	1,550	0.00
	Prior to the filing of the	is statement I have receive	ed	\$	1,550	0.00
	Balance Due			\$	0	0.00
2. T	The source of the compensa	ation paid to me was:				
	■ Debtor □	Other (specify):				
3. Т	The source of compensation	n to be paid to me is:				
	■ Debtor □	Other (specify):				
4. <b>I</b>	I have not agreed to sha	are the above-disclosed co	ompensation with any other p	person unless they are	nembers and as	sociates of my law firm.
[			ensation with a person or per names of the people sharing			es of my law firm. A
5. I	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:					
b c	<ul><li>Preparation and filing of</li><li>Representation of the de</li><li>[Other provisions as nee</li></ul>	f any petition, schedules, sebtor at the meeting of creeded]	endering advice to the debtor statement of affairs and plan ditors and confirmation hear educe to market value; exe	which may be require ing, and any adjourned	d; I hearings there	
6. E	Representation of financial manage pursuant to 11 Us	of the debtors in any dis ement course fees, post (SC 522(f)(2)(A) for avoi	I fee does not include the foll chargeability actions, any tedischarge credit repair, ju idance of liens on househoaration and filing of reaffirm	document retrieval s idicial lien avoidance old goods, relief from	s, preparation stay actions,	and filing of motions motions to redeem or
			CERTIFICATION			
	certify that the foregoing i ankruptcy proceeding.	is a complete statement of	any agreement or arrangeme	ent for payment to me	for representati	on of the debtor(s) in
Dated	: <u>June 25, 2009</u>		Legal Helpers Sears Tower 233 S. Wack Chicago, IL 6	rofa #6207886 s, PC er Suite 5150	832	

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### <u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

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over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### **Chapter 12:** Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

X /s/ Jennifer A. Trofa

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name of Attorney Address:	Signature of Attorney	Date
Sears Tower		
233 S. Wacker Suite 5150		
Chicago, IL 60606 (312) 467-0004		
Ce I (We), the debtor(s), affirm that I (we) have rece	rtificate of Debtor ived and read this notice.	
Briceida Garcia	X /s/ Briceida Garcia	June 25, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

Jennifer A. Trofa #6207886

June 25, 2009

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### United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Briceida Garcia		Case No.	
		Debtor(s)	Chapter 7	
	•	VERIFICATION OF CREDITOR N	MATRIX	
		Number o	of Creditors:	36
	The above-named Debtor (our) knowledge.	(s) hereby verifies that the list of cred	itors is true and correct to	the best of my
Date:	June 25, 2009	/s/ Briceida Garcia Briceida Garcia		

Acc Consumer Finance L 10770 Wateridge Cir Ste San Diego, CA 92121

Advocate Christ Medical Center PO Box 7250 Westchester, IL 60154

Advocate MSO Services 701 Lee St. Des Plaines, IL 60016

Affiliated Credit Services PO Box 1329 Rochester, MN 55903

Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714

Asset Acceptance Po Box 2036 Warren, MI 48090

Bally Total Fitness POBOx 1090 Norwalk, CA 90651

Blatt, Hassenmiller, Leibsker & Moore LLC 125 South Wacker Dr, Suite 400 Chicago, IL 60606

Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091

Capital Management Services 726 Exchange Street - Suite 700 Buffalo, NY 14210

Cook County State's Attorney Bad Check Restitution Program PO Box A3984 Chicago, IL 60690

Credit Management Services 25 Northwest Point Blvd #750 Elk Grove Village, IL 60007

Dependon Collection Se Attn: Bankruptcy Po Box 4833 Oak Brook, IL 60523

Diversified Adjustment Service Inc 600 Coon Rapids Blvd Coon Rapids, MN 55433

family Dental Care 3009 E. 92nd St. Chicago, IL 60617

Fashion Bug/soanb Attn: Bankruptcy 6356 Corley Rd Norcross, GA 30091

First National Collection Bureau 3631 Warren Way Reno, NV 89509

First National Collection Bureau 610 Waltham Way Sparks, NV 89434

Gb Algonquin 234 S Randall Rd Algonquin, IL 60102

Gemb/jcp Attention: Bankruptcy Po Box 103106 Roswell, GA 30076 ICS Collection Services P.O. Box 646 Oak Lawn, IL 60454

Illinois Collection Se 8231 W. 185th St. Ste. 100 Tinley Park, IL 60487

LaSalle Bank 135 S. LaSalle St. Chicago, IL 60603

Malcom S. Gerald & Associates, Inc 332 S Michigan Ave Suite 600 Chicago, IL 60604

MCM PO Box 939019 San Diego, CA 92193

Midland Credit Mgmt 8875 Aero Dr Ste 200 San Diego, CA 92123

National Credit Soluti 3675 E I 240 Service Rd Oklahoma City, OK 73135

NCO Financial Systems 507 Prudential Rd Horsham, PA 19044

Nextel 2001 Edmond Halley Dr. Reston, VA 20191

Pentagroup Financial 5959 Corporate Dr Ste 14 Houston, TX 77036

Pentagroup Financial, LLC 5959 Corporate Drive Suite 1400 Houston, TX 77036

Transworld Systems 5880 Commerce Boulevard Rohnert Park, CA 94928

Washington Mutual / Providian Attn: Bankruptcy Dept. Po Box 10467 Greenville, SC 29603

Xpress Chex PO Box 1927 Albuquerque, NM 87103

Xpress Chex P.O. Box 1927 Albuquerque, NM 87103

Zenoff & Zenoff 53 W. Jackson SUITE 1605 Chicago, IL 60604